

What is claimed is:

- 1        1. A method for providing an incentive relating to a sale or lease of an  
2 item, comprising:
  - 3              determining a class of items for which insurance is to be provided with a  
4 sale or lease of one of the class of items;
  - 5              determining a geographic region in which a buyer of one of the class of  
6 items must reside to receive the insurance; and
  - 7              paying an insurance premium for an insurance policy on behalf of the  
8 buyer, the insurance policy covering an item from the class of items after a sale or lease  
9 of the item to the buyer residing in the geographic region.
- 2        2. The method of claim 1, wherein the item is an automobile of a particular  
make and a model.
- 1        3. The method of claim 1, wherein the insurance policy covers  
2 comprehensive losses relating to the item.
- 1        4. The method of claim 1, wherein the insurance policy covers collision  
2 losses relating to the item.
- 1        5. The method of claim 1, wherein the insurance policy is provided without  
2 consideration of further characteristics of the buyer.
- 1        6. The method of claim 1, wherein the insurance policy covers all users of  
2 the item.
- 1        7. The method of claim 1, wherein the insurance policy remains in effect if  
2 the buyer moves from the geographic region.
- 1        8. The method of claim 1, wherein said paying further comprises paying the

2 insurance premium to an affiliate for the insurance policy.

1           9.       The method of claim 1, wherein the insurance premium is the same for  
2 each of the class of items sold in the geographic region.

1           10.      A method for providing an incentive relating to a sale or lease of an item,  
2 comprising:

3                 receiving an indication of a class of items for which insurance is to be  
4 provided to a buyer residing in a geographic region;

5                 completing a sale or lease of one of the class of items to a particular buyer  
6 residing in the geographic region;

7                 confirming that the buyer resides in the geographic region; and

8                 providing, in a sales agreement relating to the sale or lease of the item, a  
9 confirmation of a provision of an insurance policy covering a loss relating to the item.

1           11.       The method of claim 10, wherein a premium associated with the insurance  
2 policy is paid by a manufacturer of the item.

1           12.       The method of claim 10, wherein the item is an automobile of a particular  
2 make and a model.

1           13.       The method of claim 10, wherein the insurance policy covers  
2 comprehensive losses relating to the item.

1           14.       The method of claim 10, wherein the insurance policy covers collision  
2 losses relating to the item.

1           15.       The method of claim 10, wherein the insurance policy is provided without  
2 consideration of further characteristics of the buyer.

1           16. The method of claim 10, wherein the insurance policy covers all users of  
2 the item.

1           17. The method of claim 10, wherein the insurance policy remains in effect if  
2 the buyer moves from the geographic region.

1           18. A method for providing an insurance policy relating to a sale or lease of an  
2 item, comprising:

3                 receiving an indication of an item sold to a buyer for which insurance is  
4 provided by a third party;

5                 charging a premium for the insurance policy to the third party, the  
6 premium based on a class of the item and a geographic region of the buyer without  
7 consideration of further qualifications of the buyer.

1           19. A method for determining an insurance premium to be charged to a party  
2 providing insurance to a buyer of an item, comprising:

3                 receiving, from a manufacturer, an indication of a class of items for which  
4 insurance is to be provided to a buyer of one of the class of items;

5                 receiving, from a manufacturer, an indication of a geographic region in  
6 which a buyer must reside to receive the insurance; and

7                 calculating a premium to be charged for each insurance policy issued to  
8 purchasers or lessees in the geographic area, the premium being based on the class of  
9 items and the geographic region, without consideration of further characteristics of the  
10 buyer.

1           20. A method of receiving an insurance policy with a sale or lease of an item,  
2 comprising:

3                 completing a sales agreement for one of a purchase and a lease of an item;  
4 and

5 receiving a paid-up insurance policy for the item, the insurance policy  
6 being provided based on a class of the item and the geographic location in which the  
7 buyer resides.

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Concluded*

